

Information to identify the case:

Debtor 1 **Denise Ottombrino**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **District of New Jersey**
Case number: **16-21806-MBK**

Social Security number or ITIN **xxx-xx-1742**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Denise Ottombrino
aka Denise Longhitano

3/17/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Denise Ottombrino
DebtorCase No. 16-21806-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db +Denise Ottombrino, 8 Jason Court, Jackson, NJ 08527-5309
 aty +Fox Rothschild LLP, 75 Eisenhower Parkway, Roseland, NJ 07068-1697
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516241212 +Anthony Longhitano, 16 Haynes Court, Hillsborough, NJ 08844-5294
 516241213 #+Anthony Longhitano, 1 Frederick Court, Hillsborough, NJ 08844-3820
 516241216 +Citifinancial Retail Services, PO Box 183041, Columbus, OH 43218-3041
 516241217 +Citifinancial Retail Services, Solace Financial LLC, PO Box 209, Buffalo, NY 14226-0209
 516241218 +Citifinancial Services, PO Box 183041, Columbus, OH 43218-3041
 516241220 +Ditech Financial LLC, Phelan Hallinan Diamond & Jones PC, 400 Fellowship Rd 100, Mount Laurel, NJ 08054-3437
 516241225 +Irene Shor Esq, Amdur Maggs & Shor Esqs, 1 Industrial Way West, West Ridge Building B, Eatontown, NJ 07724-2255
 516241229 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695)
 516241230 +State of New Jersey, PennCredit Corp, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 17 2017 23:48:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 17 2017 23:47:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516241214 +EDI: CAPITALONE.COM Mar 17 2017 23:23:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 516241215 +EDI: CHASE.COM Mar 17 2017 23:23:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
 516241219 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 17 2017 23:47:40 Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
 516241221 +EDI: AMINFOF.COM Mar 17 2017 23:23:00 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
 516241222 +EDI: HFC.COM Mar 17 2017 23:23:00 HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
 516241223 +EDI: IRS.COM Mar 17 2017 23:23:00 Internal Revenue Service, Special Procedures Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346
 516241226 +EDI: CBSKOHLS.COM Mar 17 2017 23:23:00 Kohl's Department Store, PO Box 2983, Milwaukee, WI 53201-2983
 516241227 +EDI: AGFINANCE.COM Mar 17 2017 23:23:00 One Main Financial, PO Box 183172, Columbus, OH 43218-3172
 516241228 EDI: PRA.COM Mar 17 2017 23:23:00 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516241224 ##+Ira M. Senoff Esq, 2 Market Yard 100, Freehold, NJ 07728-2294

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Mar 17, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Catherine E. Youngman on behalf of Trustee Catherine E. Youngman cyoungman@foxrothschild.com, NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Catherine E. Youngman cyoungman@foxrothschild.com, NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC james.shay@phelanhallinan.com
Joseph A. Caneco on behalf of Trustee Catherine E. Youngman jcaneco@foxrothschild.com
Joseph I. Windman on behalf of Debtor Denise Ottombrino jwindman@aol.com

TOTAL: 6